

**Use this form to authorize MassMutual to deposit funds payable from a policy disbursement of \$500 or more into a designated bank account through Automated Clearing House (ACH)/Electronic Funds Transfer (EFT).**

**A Policy Information** ::

- 1. Policy number(s): \_\_\_\_\_
- 2. Insured's full legal name (First, MI, Last, Suffix): \_\_\_\_\_
- 3. Owner's full legal name (If different than Insured): \_\_\_\_\_

**B Transaction Information** ::

**Complete this section to receive an ACH/EFT deposit into your bank account. A voided check or signed specification (spec) sheet/letter of instruction from the bank must be submitted with this form. Deposit slips and starter checks will not be accepted. To help protect our customers' assets, MassMutual will independently validate bank and customer account information before processing an ACH/EFT. If we are unable to independently validate the bank and customer account information to support the ACH/EFT, we will mail a check via U.S. Postal Service First Class Mail to the Owner at the address of record. Refer to the Disclosures in section C for further information.**

- 1. Type of transaction (Select one):  Dividend withdrawal  Loan  Surrender  Universal Life/Variable Life partial withdrawal
- 2. Transfer amount (Select one):  Maximum  Other (Specify): \$ \_\_\_\_\_
- 3. Bank account type (Select one):
  - Checking (Submit a voided check or submit a signed spec sheet/letter of instruction from the financial institution)
  - Savings (Submit a signed specification (spec) sheet/letter of instruction from the financial institution)
- 4. Full legal name on bank account: \_\_\_\_\_
- 5. Name of bank/financial institution: \_\_\_\_\_
- 6. Bank routing/ABA transit number (9 digits): 

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- 7. Bank account number: 

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*The ACH/EFT will only be accepted and processed if the policy Owner's name matches the name on the bank account. If the payee is a Trust, Estate or Corporation/Partnership, deposits cannot be made into the personal account of a trustee, executor or officer.*

**C Disclosures** ::

- MassMutual shall incur no liability as a result of a deposit being dishonored by your bank.
- If MassMutual cannot make a deposit into the designated bank account via ACH/EFT for any reason, we reserve the right to mail a check to the Owner at the address of record via U.S. Postal Service First Class Mail.
- MassMutual does not accept For Further Credit (FFC) accounts, foreign bank accounts or brokerage accounts.
- If MassMutual is not able to validate the bank and customer account information, there may be a delay processing your request.
- Some banks may charge a fee to process the ACH/EFT.
- It may take up to 5 business days for your bank account to reflect the deposit.
- ACH/EFT is only available for U.S.-based banks or participating credit unions.

Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, MA 01111-0001 and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company, 100 Bright Meadow Boulevard, Enfield, Connecticut 06082-1981.

